



State of Idaho

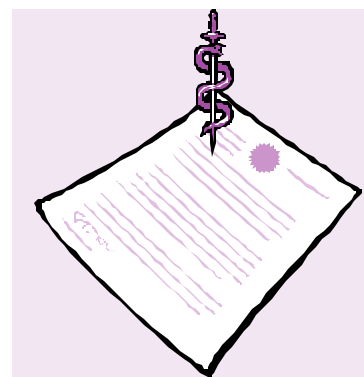
Fact Sheet ...

January 2005

Department
of Administration

State Employee
Insurance Benefits
Boise, Idaho

Life and Disability Insurance Plans



Life Insurance Plans

For the financial protection of employees' families, the State of Idaho offers a variety of life insurance plans:

- **Basic Life:** automatic for all eligible employees, their spouses, and their unmarried dependent children age 10 days to 23 years. The plan includes an Accidental Death & Dismemberment (AD&D) provision.
- **Supplemental Life:** optional plan available to all eligible employees.
- **State Police Optional Life:** optional plan for all eligible police officer members of the Idaho State Police.

HOW SUPPLEMENTAL LIFE WORKS

Supplemental Life is an optional plan available to eligible employees and legislators. For those electing Supplemental Life coverage, the plan will pay benefits in addition to any paid by the Basic Life plan.

Eligible employees' benefit is equal to 100% of annual salary, rounded up to the next \$1,000 unless already a multiple of \$1,000. There are no dependent benefits available. The benefit is available to legislators at a limited amount of \$10,000.

HOW STATE POLICE LIFE WORKS

This optional plan is available only to eligible police officer members of the Idaho State Police. Plan benefits equal \$50,000, payable in addition to any benefits paid by other State life insurance plans. The premium for this coverage is paid half by employee, half by the state.

HOW THE BASIC LIFE PLAN WORKS

The plan will pay full coverage amount to the enrolled employee's beneficiary upon death. (Benefits are reduced for employees age 70 and older).

The premiums for this coverage are paid by the state. Coverage depends on employee classification:

* To determine benefit, annual salary is rounded up to the next \$1,000 unless already a multiple of \$1,000. For example, if annual salary is ...

- **\$34,000 per year, coverage would be \$34,000.**
- **\$37,500 per year, coverage would be \$38,000.**

	Benefit	Spouse	Dependent Children
Members of Legislature	\$20,000	\$2,000	\$1,000 each
Eligible Employees	100 % of annual Salary *, \$20,000 minimum benefit	\$2,000	\$1,000 each

Terminally ill employees under age 70 may apply for an accelerated benefit. Under this benefit, they may receive up to 50% of their Basic Life benefit amount while still living. The minimum benefit is \$10,000, the maximum \$100,000.

The amount paid to beneficiaries will be reduced by the amount paid out as an accelerated benefit plus any associated interest charges.

(over)

Accidental Death and Dismemberment Coverage

In addition to Basic Life Insurance coverage, eligible employees are also provided accidental death and dismemberment or AD&D coverage.

If death occurs as a result of a covered accident, this benefit is paid to the employee's beneficiary in addition to their life insurance.

If an employee is dismembered as a result of a covered accident, AD&D coverage also provides a specified benefit. The extent of loss determines the amount of AD&D benefit paid as illustrated in the following chart:

AD & D Coverage Chart

For Loss Of:	Benefit:
Life	100 % of Annual Salary
Both Hands or Both Feet	
Both Eyes	
One Hand and One Foot	
One Hand and One Eye	
One Foot and One Eye	
One Hand OR One Foot	50% of Annual Salary
One Eye	

Loss of a hand or foot means complete, permanent severance at or above the wrist or ankle joint.

Loss of an eye means the entire and irrevocable loss of sight.

(Revised January 2005)

Disability Program

The State's Disability Program can help replace a portion of an employee's income if he or she is ever unable to work due to disability. **Disability benefits are provided only to eligible Class A officials and employees and State Police officers;** and provide 60% of pre-disability earnings. Once eligible, coverage begins when Basic Life coverage becomes effective, and no special enrollment required. The cost of the coverage is provided by the State as a portion of the Basic Life policy.

HOW THE PLANS WORK

To qualify for Short Term Disability (STD) and Long Term Disability (LTD) benefits, those eligible must meet the plans' definition of *totally disabled*. This means ...

- For the first 30 months of disability, an individual is unable to perform each of the substantial and material duties of the job for which he or she were hired.
- After 30 months of disability, it means an individual is unable to perform any job for which he or she are reasonably qualified by experience, education or training.

While an individual is on disability, his or her basic life and dependent life coverage is extended and the normal State contribution toward the medical and dental plan coverage is paid by the State for up to a maximum of 30 months.

Read more about life and disability insurance plans for state employees at:

employee.idaho.gov

Questions:

Contact Group Insurance Office, Department of Administration
1-800 531-0597 or (208) 332-1860